

Debtor 1 DAMON KRISTIAN SKILESDebtor 2 SUZANNE MARIE SKILES  
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 11-20875JAD

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: FEDERAL NATIONAL MORTGAGE ASSN Court claim no. (if known): 17

Last 4 digits of any number you use to identify the debtor's account 8 6 8 0

Property Address: 1131 VISTA HILL RD  
CANONSBURG PA 15317

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>29,361.53</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>29,361.53</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>29,361.53</u>

**Part 3: Postpetition Mortgage Payment**

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,770.92

The next postpetition payment is due on

6 / 1 / 2016  
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 DAMON KRISTIAN SKILES  
Name

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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour  
Signature

Date 09/15/2016

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **DAMON KRISTIAN SKILES**  
Name

Case number (if known) **11-20875JAD**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE ARR. (Part 2 (b))</b>				
10/25/2013	0865960	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	404.92
12/23/2013	0874066	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	510.70
01/28/2014	0878113	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	724.50
03/25/2014	0886284	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	510.70
04/25/2014	0890362	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,601.10
07/24/2014	0902672	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,235.19
08/26/2014	0906729	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	80.20
09/29/2014	0910846	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	724.50
11/24/2014	0919029	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	510.52
12/22/2014	0923654	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	724.50
01/27/2015	0927641	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,662.80
03/26/2015	0935822	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	908.80
04/24/2015	0939948	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,122.60
05/26/2015	0944128	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,193.60
06/23/2015	0948130	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	67.16
07/28/2015	0952140	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	3,303.50
08/26/2015	0956219	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	741.52
10/26/2015	0964075	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	567.14
11/24/2015	0968235	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	40.50
12/22/2015	0972291	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,105.95
01/26/2016	0976293	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,171.75
02/24/2016	0980267	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	56.83
03/28/2016	0984293	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	5,839.18
05/24/2016	0992482	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,553.37
				<u>29,361.53</u>

### MORTGAGE REGULAR PAYMENT (Part 3)

05/29/2012	0795489	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	22,840.00
06/27/2012	0799901	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	2,168.22
07/27/2012	0804157	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	1,441.07
08/30/2012	0808484	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	1,984.35
09/25/2012	0812594	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	1,393.22
10/29/2012	0816604	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	3,148.87
11/27/2012	0820699	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	1,965.82
12/21/2012	0824757	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	1,716.65
01/29/2013	0828966	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	3,114.81
02/25/2013	0833169	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	2,398.33
03/26/2013	0837288	IBM LENDER BUSINESS PROCESS SVCS I	AMOUNTS DISBURSED TO CREDITOR	2,234.59
04/24/2013	0841076	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,791.44
05/23/2013	0845231	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,075.27
06/25/2013	0849337	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,482.18
07/25/2013	0853533	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,789.12
08/27/2013	0857713	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,436.88
09/26/2013	0861865	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,593.73
10/25/2013	0865960	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,865.81
11/22/2013	0870046	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,722.42
12/23/2013	0874066	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,819.42
01/28/2014	0878113	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
02/25/2014	0882227	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,727.48
03/25/2014	0886284	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,814.36
04/25/2014	0890362	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
05/28/2014	0894501	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,731.58
06/25/2014	0898547	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,732.60
07/24/2014	0902672	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,848.58
08/26/2014	0906729	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
09/29/2014	0910846	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
10/29/2014	0914930	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,709.76
11/24/2014	0919029	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,832.08
12/22/2014	0923654	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
01/27/2015	0927641	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
02/24/2015	0931781	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,709.82
03/26/2015	0935822	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,832.02
04/24/2015	0939948	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92

Debtor 1 **DAMON KRISTIAN SKILES**  
Name

Case number (if known) **11-20875JAD**

**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u></b>				
05/26/2015	0944128	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
06/23/2015	0948130	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
07/28/2015	0952140	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
09/28/2015	0960175	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,708.97
10/26/2015	0964075	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	2,468.71
11/24/2015	0968235	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
12/22/2015	0972291	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
01/26/2016	0976293	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
02/24/2016	0980267	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
03/28/2016	0984293	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
05/24/2016	0992482	FEDERAL NATIONAL MORTGAGE ASSN	AMOUNTS DISBURSED TO CREDITOR	1,770.92
				<u>111,432.88</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

DAMON KRISTIAN SKILES  
SUZANNE MARIE SKILES  
1131 VISTA HILL ROAD  
CANONSBURG, PA 15317

DAVID A COLECCHIA ESQ  
LAW CARE  
324 S MAPLE AVE  
GREENSBURG, PA 15601

FEDERAL NATIONAL MORTGAGE ASSN  
C/O SETERUS INC\*  
PO BOX 1047  
HARTFORD, CT 06143-1047

FEDERAL NATIONAL MORTGAGE ASSOC  
14523 SW MILLIKAN WAY  
STE 200  
BEAVERTON, OR 97005

JOSEPH P SCHALK ESQ  
PHELAN HALLINAN ET AL  
OMNI WILLIAM PENN OFFICE TOWER  
555 GRANT ST STE 300  
PITTSBURGH, PA 15219

9/15/16

/s/ Renee Ward

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Administrative Assistant  
Office of the Chapter 13 Trustee